



2005 SEP 12 MM 9: 49

To Whom It May Concern:

Wal-Mart has a history of shutting down businesses that once thrived on Main Street. That is what it has done to our town. Having Wal-Mart involved in banking will surely have the same effect on our community banks which support all activities of a town. Please do not let this happen. Wal-Mart already has too much control of economic power. I believe you would see a lot of banks close down.

Please consider this when you make your future decisions.

Sincerely,

Terri Thompson

A.V.P. - AMERICAN EXCHANGE BANK